

EXHIBIT F

File No. 7037.16475/MICKELSON, TRAVIS AND DANIELLE H.

### Notice of Foreclosure

Pursuant to the Revised Code of Washington  
RCW 61.24, et seq.

To:

Travis Mickelson  
436 Ezduzit Lane  
Camano Island, WA 98282

Danielle H. Mickelson  
436 Ezduzit Lane  
Camano Island, WA 98282

Travis Mickelson  
2803 B 254th Street Northwest  
Stanwod, WA 98282

Danielle H. Mickelson  
2803 B 254th Street Northwest  
Stanwod, WA 98282

The attached Notice of Trustee's Sale is a consequence of default(s) in the obligation to the Beneficiary of your Deed of Trust. Unless the default(s) is/are cured, your property will be sold at auction on **December 26, 2008**.

To cure the monetary default(s), you must bring the payments current, cure any other default(s), pay accrued late charges, advances, other costs, trustee's fees and attorneys' fees as set forth below by 12/15/08 (11 days before sale date). These arrears and costs are as follows:

	Amount due to reinstate by 09/25/08	Estimated amount due to reinstate by 12/15/08
Monthly Payments	\$13,184.90	
Late Charges	\$659.25	\$21,095.84
Lender's Fees and Costs	\$74.50	\$922.94
Total Arrears	\$13,918.65	\$74.50
Trustee's Expenses (Itemization)		\$22,093.28
Trustee's Fee	\$725.00	
Title Report	\$1,166.38	\$725.00
Postings	\$57.50	\$1,166.38
Postage	\$11.48	\$115.00
Recording Fees	\$32.00	\$81.48
Sale Costs	\$0.00	\$122.00
Publication	\$0.00	\$0.00
<b>Total Costs</b>	<b>\$1,992.36</b>	<b>\$500.00</b>
		<b><u>\$2,709.86</u></b>
<b>Total Amount Due:</b>	<b>\$15,911.01</b>	<b>\$24,803.14</b>

To pay off the entire obligation secured by your Deed of Trust as of the 9/25/2008, you must pay a total of \$103,495.51 in principal, \$12,962.98 in interest, plus other costs and advances estimated to date in the amount of \$74.50. From and after the date of this notice you must submit a written request to the Trustee to obtain the total amount to pay off the entire obligation secured by your Deed of Trust as of a certain payoff date. You may reinstate your Deed of Trust and the obligation secured thereby at any time up to and including 12/15/08 (11 days before the sale date), by paying the amount set forth or estimated above and by curing any other defaults set forth above. Of course, as time passes other payments may become due, and any further payments coming due and any additional late charges must be added to your reinstating payment. Any new defaults not requiring

payment of money that occur after the date of this notice must also be cured in order to effect reinstatement. In addition, because some of the charges can only be estimated at this time and because the amount necessary to reinstate or to pay off the entire indebtedness may include presently unknown expenditures required to preserve the property or to comply with state or local law, it will be necessary for you to contact the Trustee prior to the time you tender reinstatement or the payoff amount so that you may be advised of the exact amount you will be required to pay. In addition, the Trustee's fees may increase as more time is allowed to pass before reinstatement is made.

Tender of payment or performance must be made to: **Northwest Trustee Services, Inc., whose address is P.O. Box 997, Bellevue, Washington 98009-0997 (425) 586-1900.**

**AFTER THE TRUSTEE'S CLOSE OF BUSINESS ON 12/15/08 (11 days before the sale date), YOU MAY NOT REINSTATE YOUR DEED OF TRUST BY PAYING THE BACK PAYMENTS AND COSTS AND FEES AND CURING THE OTHER DEFAULTS AS OUTLINED ABOVE.** The Trustee will respond to any written request for current payoff or reinstatement amounts within ten days of receipt of your written request. In such a case, you will only be able to stop the sale by paying, before the sale, the total principal balance of \$403,495.51 plus accrued interest, costs, fees and advances, if any, made pursuant to the terms of the loan documents and by curing the other defaults as outlined above.

You may contest this default by initiating court action in the Superior Court of the County in which the sale is to be held. In such action, you may also raise any legitimate defenses you have to this default. A copy of your Deed of Trust and documents evidencing the obligation secured thereby are enclosed. You may wish to consult a lawyer. Legal action on your part may prevent or restrain the sale, but only if you persuade the court of the merits of your defense.

The court may grant a restraining order or injunction to restrain the trustee's sale pursuant to RCW 61.24.130 upon five days notice to the trustee of the time when, place where, and the judge before whom the application for the restraining order or injunction is to be made. This notice shall include copies of all pleadings and related documents to be given to the judge. Notice and other process may be served on the trustee at 3535 Factoria Boulevard SE, Suite 220, Bellevue, WA 98006.

If you do not reinstate the secured obligation and your Deed of Trust in the manner set forth above, or if you do not succeed in restraining the sale by court action, your property will be sold. The effect of such sale will be to deprive you and all those who hold by, through or under you of all your interest in the property.

EFFECTIVE: 09/25/08

**Northwest Trustee Services, Inc., Trustee**  
**P.O. Box 997**  
**Bellevue, WA 98009-0997**  
**(425) 586-1900**  
**Contact: Vonnie McElligott**

NORTHWEST TRUSTEE SERVICES, INC., P.O. BOX 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900 FAX (425) 586-1997

File No: 7037.16475  
Client: Chase Home Finance, LLC  
Borrower: MICKELSON, TRAVIS AND DANIELLE H.

**This is an attempt to collect a debt and any information obtained will be used for that purpose.**